

RECEIVE AN ALERT? HERE'S WHAT TO DO.

Thousands of South Carolina consumers enrolled in the ProtectMyID credit monitoring program, a positive step in minimizing the effects of the breach. ProtectMyID alerts a consumer when new information is posted to their credit report, such as accounts created, change of address and change in public record information. However, it is up to the **consumer** receiving the alert to verify whether the information was a result of **their action or identity theft**. Get an alert? Take these FREE steps:

- ✓ **ACT FAST**- Follow up quickly when you receive an alert. Login to your online account or call the customer service number to find out what new information prompted the alert.

✓ **THINK ITS IDENTITY THEFT?**

Great- continue to take steps to detect id theft, like monitoring financial and benefits statements!



a.) Place a fraud alert on your credit reports. You only have to call one of the Credit Reporting Agencies (CRA) and they will notify the other two. This is a FREE service.
Equifax: 800-685-1111 ♦ TransUnion: 800-680-7289
Experian: 888-397-3742

b.) Request your credit reports. A fraud alert allows you to get one free credit report from each credit bureau. You can also get them for free each year by calling 877-382-8228 or visiting www.annualcreditreport.com.

c.) Review, review, review. Once you receive your credit reports, look for any signs of identity theft, including incorrect information, accounts you don't recognize, or items linked to your ProtectMyID alert.

d.) Find something wrong? Write a letter to the credit reporting company and provider. Include what information is wrong and why. Ask that it be removed/fixed and send copies of supporting documents. Make a copy of the letter for your records. Be sure to send your letters to the companies' "dispute" addresses.

e.) Keep good records. Be sure to track your progress and send all correspondence **certified mail, return receipt requested.**

f.) Consider a security freeze. This puts your credit report on lockdown. It stops a business from accessing your report without your express permission. You can place the freeze by calling the numbers listed in "Place a fraud alert," above.

IF YOU DIDN'T SIGN UP...

You should still request your credit reports and dispute any wrong information. It's **FREE** and looking at your reports regularly is an important step in detecting id theft. *Just follow steps b through f above.*